

To Our Valued Customers:

Western International Securities (WIS) believes that it is appropriate to set out those fees which may affect your account(s) but are not generally itemized, as are commissions on your printed confirmation or statements. These fees, which are subject to change, can include such charges as a wire fund fee, inactive fee, or interest on hard to borrow securities. These fees, which are subject to change, are outlined below:

Alternative Investment	\$50 subscription, redemption, and re-registration \$35 per partnership annual administrative fee \$35 per position retail networking fee		
Alternative Investment Eligibility Review Fee (Typically paid by Sponsor.)	\$300 per partnership		
Certificate Deposit – Certificate Cancellation Fees	Transfer Agent Pass Thru		
Check Re-order Fee (Corestone)	\$7.50 to \$40 <i>depending on check product</i>		
Courier Overnight Fee	\$15 per item / \$22 Saturday delivery		
Distribution and Repayment Posting of QRP and 403(b)(7) Loans	\$50 per loan, due with loan documentation		
Dividend Reinvestment of Equities (Minimum for reinvestment: \$4 dividend)	\$1.00 per dividend reinvested		
DRS Receipt & Deliver	\$10 per security, <i>plus</i> Transfer Agent Pass Through		
DTC Receipt & Deliver	Receipt \$3, Withdrawal \$5, <i>plus</i> Transfer Agent Pass Through		
DWAC Receipt & Deliver	\$5 per instruction message, <i>plus</i> Transfer Agent Pass Through		
Extension Fee	\$15		
Forced Monthly Statements	\$1 per month when no statement generated		
Foreign Securities Receipt & Deliver <i>from a foreign depository</i>	\$100 per security		
Legal, Restricted Legal & GNMA Transfers	\$75 per TOA		
Maintenance Fees on Inactive Accounts *Mutual Fund Only Positions *Defined as accounts with no activity from January 1 to December 31. Dividends and interest are not included as activity.	\$50 annually \$25 annually		
Mandatory Reorganization	\$15 per item, \$25 physical		
Mutual Fund Only IRA	\$15 annually, charged in arrears		
Online Access (Client View)	\$25 one-time fee		
Outgoing Account Transfer	\$125		
Paper Statement & Confirms	\$0.75 cents each mailing		
Pershing IRA Fee (Traditional IRAs, Roth IRAs, SEP IRAs, and Education Savings) Maintenance Termination Direct Redemption of Funds	\$48.50 annually, charged in arrears \$95 per account \$35 per item		
Pershing Retirement Plans Including SARSEP, PSP, 401(k), MPP, SIMPLE, 403(b), 403(b)(7)	\$50 set-up \$50 annual maintenance \$80 termination		
PES Fee (Cost Basis on Statements)	\$24		
Register and Ship Physical Certificate	\$60 per item		
Returned Checks	\$25 per check		
Safekeeping Fee - Equities Mutual Funds, UITs, Other	\$10 per security/per month		
UBTI Filing Fee	\$200 per filing		
Voluntary Reorganization <i>including Puts &amp; Calls</i>	\$55 per item		
Wire Funds – <i>Considered Third Party if the beneficiary is not on the brokerage account</i>			
Domestic	\$35 Same Name, \$95 Third Party		
Offshore	\$95 Same Name, \$195 Third Party		
Hard to Borrow Securities (Short Sales) Interest charged on hard to borrow securities is based on current market conditions & liquidity at the time of the trade.			
Margin Interest Rates: Interest rates are scaled to the base-lending rate (BLR), which may change without prior notice from time to time. The rate paid on a debit balance is as follows:			
\$0 - \$9,999 2.75% above BLR	\$10,000 - \$29,999 2.00% above BLR	\$30,000 - \$49,999 1.50% above BLR	\$50,000 - \$99,999 0.75% above BLR
Corestone Asset Management Accounts			
Silver Account / \$50.00	Gold / \$125.00	Platinum Account / \$175.00	
Silver Plus Account / \$75.00	Gold Corporate Account / \$175.00	Platinum Corporate Account / \$275.00	

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529 College Savings Plans	\$25 Per Year Maintenance Fee
Alternative Investments	\$50 Buy/Sell/Transfer/Repurchase
	\$35 Per Partnership/Annual Admin Fee \$125 Per Non-Registered Position
Annuity Below the Line	\$10 Monthly – No Link Limit
Bounce Check Fee	\$50 Per Check
Braille /Large Print Statements	\$35 Monthly
Select/Premier Access Check/Deposit Slip Reorder	No Charge
Premier Access Check Reorder – Business Style	\$60
DRS Transfer Fee (Incoming)	\$25
Extension Fee	\$25 Per Extension Filed
Foreign Settlement	Varies per country, as applied
Form 990T Filing Fee	\$75
Legal Security Transfer Fee	\$20 Per Certificate
Mailgram	\$5
Maintenance Fees on Inactive Accounts * Defined as accounts with no trading activity for a 12-month period	\$50 Annually
Outgoing Account Transfer	\$125
Overnight Fee	\$20 Domestic/ \$50 International
Pending Paper Return Fee	\$65
Physical Certificate Registration / Transfer & Ship	\$500 Per Item
Precious Metals Storage	At Cost
Premiere Select Health Savings Account (HSA)	\$35 Per Year Maintenance Fee \$25 Termination/Transfer
Premiere Select IRA/ROTH Maintenance Fee	\$35 Annually
Premiere Select IRA/ROTH Termination Fee	\$125 Per Account
Premiere Statements with Detailed Cost Basis	\$25 Per Year, Per Account
Prepay	Daily interest charge through settlement date
Reorg – Physical	\$40
Reorg – Voluntary	\$20
Returned Checks	\$50 Per Check
Safekeeping Fee	\$5 Per Certificate Per Month
Statement Copies	\$5 Per Month
Stop Payment	\$10 Per Check
Service Fees	\$50 (Not to Exceed)
Wire Funds – Domestic Same Name & Third Party * Considered Third Party if the beneficiary is not on the brokerage account	\$35 Same Name, \$95 Third Party \$15 Premier Select Retirement Accounts Only
Wire Funds – International Same Name & Third Party * Considered Third Party if the beneficiary is not on the brokerage account	\$95 Same Name, \$195 Third Party

**Borrowed Securities (Short Sales)**

Interest charged on borrowed securities is based on current market conditions & liquidity at the time of the trade.

**Check Writing & Debit Card**

Select Access Check-Writing Only No Cost for Check Reorder \$10.00 Annually	Select Access Check-writing with Classic Debit Card \$75.00 Annually	Premier Access Portfolio Check-writing with Gold Card \$125.00 Annually	Direct Deposit Use with the Check-Writing \$10.00 Annually
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**Margin Interest Rates**

Interest rates are scaled to the broker-call (BC) which may change without prior notice from time to time. The rate paid on a debit balance is as follows:

\$ 0.00 – \$10,000.99 + 4.75% above BC	\$ 25,001.00 – \$100,000.00 + 3.75% above BC
\$10,001.00 – \$25,000.00 + 4.25% above BC	\$100,001.00 – over + 3.25% above BC

*Other fees may apply to certain banking services such as: processing checks that exceed an Account's Authorization Limit, Prepays and processing requests for copies of cancelled checks. Certain charges and fees for outside retirement accounts may apply.*